



APPLICATION TRANSMITTAL LETTER

01-21-00

A

The Assistant Commissioner
For Patents
Washington, D.C. 20231

Transmitted herewith for filing in the patent application of:

Michael A. Keresman, III, Ravishankar Bhagavatula, Chandra Balasubramanian
and Francis M. Sherwin

For: SECURE ALTERNATE PAYMENT PROCESSING SYSTEM

Enclosed are:

- [X] 21 sheets of specification.
[X] 1 sheet of Abstract.
[X] 8 sheets of claims.
[X] 10 sheets of drawings.
[X] Assignment of an invention to Cardinalcommerce.com, Inc.
[X] Declaration and Power of Attorney.
[] Information Disclosure Statement and PTO-1449.

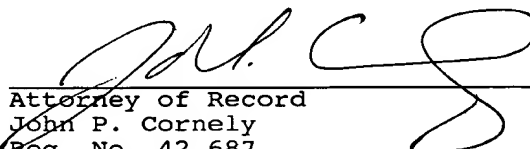


| CLAIMS AS FILED | | | | |
|--|-----------|-----------|--------------------------------|----------|
| FOR | NO. FILED | NO. EXTRA | RATE | FEE |
| TOTAL CLAIMS | 35 - 20 = | -15- | [XX] \$18 LARGE [] \$ 9 SMALL | \$270.00 |
| INDEPENDENT CLAIMS | 4 - 3 = | - 1- | [XX] \$78 LARGE [] \$39 SMALL | \$ 78.00 |
| BASIC FEE [XX] LARGE ENTITY \$690 [] SMALL ENTITY \$345 | | | | |
| TOTAL FILING FEE \$ 1,038.00 | | | | |

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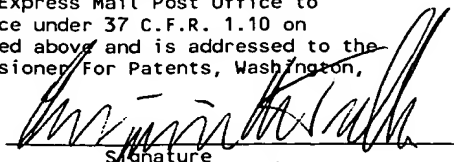
Date


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